



# DEPARTMENT OF PUBLIC WORKS

People serving people.

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April 16, 2013

Marin County Board of Supervisors  
3501 Civic Center Drive  
San Rafael, CA 94903

**SUBJECT:** FEMA Revised Flood Insurance Rate Map Status Report and  
Community Rating System Participation Initiation

Dear Supervisors:

**RECOMMENDATION:** Receive the report.

**SUMMARY:** The Federal Emergency Management Agency (FEMA) is responsible for the preparation of Flood Insurance Rate Maps for the National Flood Insurance Program. There are three separate FEMA studies underway in Marin County that will result in revised Flood Insurance Rate Maps for residents in unincorporated Marin and certain cities/towns. In summary, this is the status of the three studies: **1)** The Ross Valley and Mill Valley riverine studies are complete, the revised Flood Insurance Rate Maps have been issued by FEMA, and we are currently in FEMA's public appeal period for the maps, with the appeal period ending on May 28, 2013. It is anticipated that the Flood Insurance Rate Maps will be effective about March 2014. **2)** FEMA has completed the San Francisco Bay Coastal study and is preparing pre-preliminary map drafts, which we understand will be available for viewing in the next couple of weeks. This study will affect all low lying areas along the San Francisco Bay coastline from the Golden Gate Bridge up to and including the Petaluma River. These map revisions will not become effective until second quarter 2015. **3)** The Open Pacific Coast study is underway, studying the flood risk along the Marin County Pacific Ocean coast. The study results are not expected until early next year, with no Flood Insurance Rate Map revisions before 2015.

On February 26, 2013, your Board approved funding for the County of Marin to participate in FEMA's Community Rating System (CRS). By the County taking certain specific actions to reduce flood risk to the community, FEMA's CRS program will reduce flood insurance policy rates in unincorporated Marin. We have begun recruiting to fill the staff positions, and a letter of intent has been sent to FEMA in order to get on their calendar for an existing program review. As part of this review there will be an 'audit' of our existing program. The steps required to participate in this program generally require at least two years to fulfill, with a reduction in rates for flood insurance policy holders in as soon as three years.

**DISCUSSION:** On April 3, 2012, your Board received a status report on the two FEMA riverine studies, one in the Ross Valley watershed and one in the Mill Valley watershed. A FEMA representative answered questions at the meeting and the Independent Journal newspaper subsequently published an article on the subject. County staff sent an informational letter directly to potentially

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affected property owners in unincorporated Marin advising the owners of FEMA's riverine studies, that the subsequent revisions to flood insurance rate maps could result in a change in flood risk classification for property owners, and provided information on how to track progress or find out more information. The topic was also agenzized and discussed at a Ross Valley watershed meeting in May 2012.

County staff worked collaboratively with FEMA and the cities and towns in the respective watersheds to coordinate public outreach, and joint community meetings were held on June 28<sup>th</sup> for the Ross Valley watershed and on October 11<sup>th</sup> for the Mill Valley watershed. Prior to the meetings, letters were also sent directly to potentially affected property owners in unincorporated Marin noticing and advising them of the respective meetings, and providing other sources of information, including a web site with the proposed Flood Insurance Rate Maps. County staff also hired Stetson Engineers to assist in the detail and highly technical review of FEMA's studies, and we provided comment to FEMA and their consultants on the studies and map development.

FEMA has a very specific regulatory process to adopt revised Flood Insurance Rate Maps, and on February 20 and 27, 2013, notices were published in the Independent Journal advising the public that FEMA is proposing flood hazard determinations that may include additions or modifications of Base Flood Elevations and Special Flood Hazard Area boundaries. There is a 90 day period, ending on May 28, 2013, for the public to provide comment or technical information if they wish to appeal the determination. Based on past technical review provided by our consultant, as well as staff's own review, and FEMA's responses to our comments, our conclusion is that the study is sound and that no appeal is warranted. Although the County is under no requirement to provide additional public notice, staff plans to send the attached letter to potentially affected property owners unincorporated areas to ensure that they're aware of the status.

The next steps include FEMA responding to any appeals after the close of the appeal period, followed by FEMA issuing a Letter of Final Determination, and then the revised Flood Insurance Rate Maps would become effective six months later. We expect that the subject letter would be issued this September, which would put the maps in effect in March, 2014. This means that property owners with federally backed loans that are currently not included in a Special Flood Hazard Area, but will be after the revised map effective date, will be required by their lender to obtain flood insurance. For the unincorporated area of lower Ross Valley, we estimate that approximately 100 properties will be added to a Special Flood Hazard Area. We do not expect any significant change that would include more properties in the Special Flood Hazard Area for the unincorporated area of the Mill Valley watershed (see attached maps as reference). It should also be noted that FEMA also created a regulatory floodway between Kent Avenue and Corte Madera Creek. Any proposed increase in building footprint or filling of earth on the subject properties would result in additional regulatory review.

The County and cities are not involved in any way with the administration of flood insurance or flood insurance determinations by federally backed lending institutions. However, we note that in the past, as part of FEMA's authority to administer flood insurance, FEMA has subsidized or 'grandfathered' lower insurance rates for property owners that obtained flood insurance policies prior to their property being added to a Special Flood Hazard Area. This is still the case, but this

grandfathering is being phased out. Last year, the Biggert-Waters Act was adopted by Congress to phase out flood insurance policy subsidies over the next few years. There are few details and any inquiries about this should be directed to FEMA or the property owner's insurance agent.

*San Francisco Bay Area Coastal Study*

FEMA is performing detailed coastal engineering analyses and mapping of the San Francisco Bay shoreline. The San Francisco Bay Area Coastal Study includes both regional hydrodynamic and wave modeling of San Francisco Bay, as well as detailed onshore coastal analysis used to estimate wave runup and overtopping, and overland wave propagation. These onshore analyses will form the basis for potential revisions to the Base Flood Elevations and Special Flood Hazard Areas within the coastal areas, including all coastal areas in Marin from the Golden Gate Bridge to the Petaluma River. We expect to be able to view the study results very soon and are planning to again use consulting services to check FEMA's work. We also plan to coordinate public outreach with FEMA, and affected cities and towns. Because of the number of affected communities and diversity, we expect a much greater effort will be required than for the Ross Valley/Mill Valley FEMA studies. These map revisions would not become effective before the second quarter of 2015. Note that the process, timeframes, and ultimate map revision decisions are controlled by federal regulations and FEMA.

*Open Pacific Coast Study*

The Open Pacific Coast study is underway, studying the flood risk along the Marin County Pacific Ocean coast. This FEMA study will be the first time that coastal flood data and mapping along the Marin County coast will have been updated in over 25 years. Results from this study will be used to remap the coastal flood risk and wave hazards for the coast. The study results are not expected until early next year, with no FIRM revisions before 2015. Staff will update your Board when we receive more detailed information.

Additional information on all three of the above FEMA studies can be found at the following web site: <http://www.r9map.org/Pages/default.aspx>

*Community Rating System*

On February 26, 2012 your Board approved staffing increases to support climate change and FEMA coordination efforts. Several primary tasks were identified in this program adjustment. Included was staffing to implement and manage the FEMA Community Rating System (CRS) program to reduce flood risk, and through FEMA's certification process and program, allow reduced flood insurance rates for unincorporated Marin property owners in Special Flood Hazard Areas.

We have begun recruiting to fill the staff positions, and a letter of intent has been sent to FEMA (attached) in order to get on their calendar for an existing program review. As part of this review there will be an 'audit' of our existing program. The steps required to get accreditation for this program generally take at least two years to fulfill. Rate reductions could amount to about 10% in as soon as three years, depending on the time for FEMA audit results and processing. As of November 2011, the average policy premium of both Special Flood Hazard Areas and preferred policies in unincorporated Marin was roughly \$1,200, and there were approximately 1850 policies.

With a 10% reduction, homeowners could expect an average of \$120 in reduced premiums and throughout unincorporated Marin there would be an approximate reduction of \$220,000 in premiums. Actual policy discounts would vary greatly as there is a range of premiums from preferred to high hazard policies, and insurance premiums have risen in the last year. CRS discounts in excess of 10% would require substantial additional efforts and County costs could increase considerably.

**FISCAL IMPACT:** For the San Francisco Bay Study work, approximately \$25,000 in professional services costs and staff time to review FEMA's work and coordinate community outreach. As an example, the 2008 countywide digital map conversion resulted in approximately 800 hours of staff time, amounting to about \$70,000 in General Fund staff costs. We anticipate these map revisions staff costs to be similar.

<b>REVIEWED BY:</b>	<input type="checkbox"/>	Department of Finance	<input checked="" type="checkbox"/>	N/A
	<input type="checkbox"/>	County Counsel	<input checked="" type="checkbox"/>	N/A
	<input type="checkbox"/>	Human Resources	<input checked="" type="checkbox"/>	N/A

Very truly yours,



Eric Steger  
Assistant Director

Attachments

c: Kathleen Shafer, FEMA  
Marin Cities /Towns Public Works & Planning Directors